

**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE**

Applicant : Steven M. H. WALLMAN  
Serial Number : 10/627,873  
Filed : July 28, 2003  
For : METHOD AND APPARATUS FOR ENABLING INDIVIDUAL OR  
: SMALLER INVESTORS OR OTHERS TO CREATE AND  
: MANAGE A  
: PORTFOLIO OF SECURITIES OR OTHER ASSETS OR  
: LIABILITIES ON A COST EFFECTIVE BASIS  
Art Unit : 3692  
Examiner : Ms. Susanna M. Meinecke Diaz

Mail Stop AF  
Commissioner for Patents  
Post Office Box 1450  
Alexandria, VA 22313

**STATEMENT OF SUBSTANCE OF INTERVIEW**

Sir:

Applicant thanks Examiner Diaz for the courtesies extended at the telephonic interviews with Applicant's representatives on September 10, 2008 and September 15, 2008, and provide this Statement of Substance of Interview in compliance with M.P.E.P. 713.04:

- (A) Exhibits. No exhibit / demonstration was shown / conducted.
- (B) Claims. The pending claims were discussed.
- (C) Prior art. There was a brief discussion of the Lupien prior art reference.
- (D) Amendments. Potential amendments to the claims were discussed and submitted by e-mail.
- (E) Principal arguments by Applicant. The claims are in condition for allowance, for the reasons set forth in the response to final office action filed on July 21, 2008.

- (F) Other matters. Not applicable.
- (G) Agreement. Agreement on allowance of claims 2, 4-6 and 8 only was reached.

Although not believed necessary, the Office is hereby authorized to charge any additional fees required under 37 C.F.R. § 1.16 or § 1.17 or credit any overpayments to Deposit Account No. 11-0600.

The Examiner is invited to contact the undersigned at 202-220-4200 to discuss any matter regarding this application.

Respectfully submitted,

Date: September 29, 2008

/ Brian S. Mudge /

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